

DECLARATION CLAIMING SMALL ENTITY STATUS
FOR AN INDEPENDENT INVENTOR

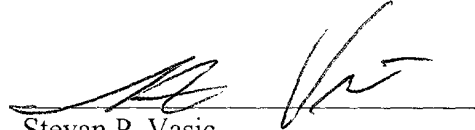
I, Stevan P. Vasic, hereby declare that I qualify as an independent inventor, as defined in 37 C.F.R. § 1.9(c), for purposes of paying reduced fees to the Patent and Trademark Office under Section 41(a) and (b) of Title 35, United States Code, with regard to the invention entitled METHOD OF PAYROLL ACCESS, as described in the patent application filed concurrently herewith.

I further declare that I have not assigned, granted, conveyed, or licensed, and am under no obligation under contract or law to assign, grant, convey, or license, any right, title, or interest in the above-identified invention to any person, firm, or organization.

I acknowledge the duty to file, in the above-mentioned application or any patent issued in respect thereof, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of (1) the issue fee or (2) any maintenance fee due after the date on which status as a small entity is no longer appropriate. I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and, further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the

validity of the application, any patent issuing thereon, or any patent to which this declaration is directed.

Signed at SALT LAKE CITY, Utah this 12TH day of February, 2001.



Stevan P. Vasic
967 East Chapada Circle
Sandy, Utah 84094

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DECLARATION, POWER OF ATTORNEY AND PETITION

I, Stevan P. Vasic, declare: that I am a citizen of the United States of America; that my residence and post office address is 967 East Chapada Circle, Sandy, Utah 84094; that I verily believe I am the original, first, and sole inventor of the subject matter of the invention or discovery entitled "METHOD OF PAYROLL ACCESS," for which a patent is sought and which is described and claimed in the specification attached hereto; that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by the amendments referred to above; and that I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in Section 1.56 of Title 37 of the Code of Federal Regulations.

I claim the priority benefits under Section 119 of Title 35 of the United States Code of the U.S. provisional application filed in the United States Patent and Trademark Office on February 14, 2000 as Serial No. 60/182,420.

I declare further that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and, further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

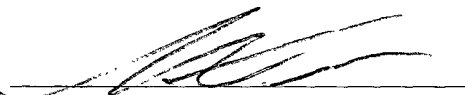
I hereby appoint as my attorneys Berne S. Broadbent and Dale E. Hulse, Registration Nos. 30,550 and 29,654, respectively, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence and telephonic communications should be directed to:

Berne S. Broadbent
KIRTON & McCONKIE
1800 Eagle Gate Tower
60 East South Temple Street
P.O. Box 45120
Salt Lake City, Utah 84145-0120

Telephone: (801) 328-3600

Wherefore, I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

Signed at Salt Lake City Utah this 12th day of February, 2001.



Stevan P. Vasic
967 East Chapada Circle
Sandy, Utah 84094